

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF SOUTH CAROLINA

Case number (if known)

Chapter you are filing under:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Valerie

First name

Jean

Middle name

Cockrell

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Valerie Bowser Cockrell

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-1672

Debtor 1 **Valerie Jean Cockrell**

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EIN

EIN

5. Where you live

**723 Parkway Drive
Chester, SC 29706**

Number, Street, City, State & ZIP Code

Chester

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Valerie Jean Cockrell**

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?** ☐ No.
☒ Yes.

District	South Carolina	When	2/13/20	Case number	20-00784
District	South Carolina	When	12/19/18	Case number	18-06409
District		When		Case number	

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
☐ Yes.

Debtor		Relationship to you	
District		When	
Debtor		Relationship to you	
District		When	

11. **Do you rent your residence?** ☒ No. Go to line 12.
☐ Yes. Has your landlord obtained an eviction judgment against you?

☐ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Valerie Jean Cockrell**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 **Valerie Jean Cockrell**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Valerie Jean Cockrell**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts <hr/>

17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input checked="" type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input checked="" type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Valerie Jean Cockrell

Valerie Jean Cockrell

Signature of Debtor 1

Signature of Debtor 2

Executed on **December 2, 2021**
MM / DD / YYYY

Executed on
MM / DD / YYYY

Debtor 1 **Valerie Jean Cockrell**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Eric S. Reed

Signature of Attorney for Debtor

Date

December 2, 2021

MM / DD / YYYY

Eric S. Reed 7242

Printed name

Reed Law Firm, P.A.

Firm name

**220 Stoneridge Drive, Ste 301
Columbia, SC 29210**

Number, Street, City, State & ZIP Code

Contact phone **803-726-4888**

Email address

7242 SC

Bar number & State

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245 filing fee

\$78 administrative fee

+ \$15 trustee surcharge

\$338 total fee

Chapter 7 is for individuals who have financial
difficulty preventing them from paying their debts
and who are willing to allow their non-exempt
property to be used to pay their creditors. The
primary purpose of filing under chapter 7 is to have
your debts discharged. The bankruptcy discharge
relieves you after bankruptcy from having to pay
many of your pre-bankruptcy debts. Exceptions exist
for particular debts, and liens on property may still
be enforced after discharge. For example, a creditor
may have the right to foreclose a home mortgage or
repossess an automobile.

However, if the court finds that you have committed
certain kinds of improper conduct described in the
Bankruptcy Code, the court may deny your
discharge.

You should know that even if you file chapter 7 and
you receive a discharge, some debts are not
discharged under the law. Therefore, you may still
be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement
obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
<http://www.uscourts.gov/forms/bankruptcy-forms>

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court
District of South Carolina**

In re **Valerie Jean Cockrell**

Debtor(s)

Case No.

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	4,000.00
Prior to the filing of this statement I have received	\$	0.00
Balance Due	\$	4,000.00

2. \$ **313.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

December 2, 2021

Date

/s/ Eric S. Reed

Eric S. Reed 7242

Signature of Attorney

Reed Law Firm, P.A.

220 Stoneridge Drive, Ste 301

Columbia, SC 29210

803-726-4888 Fax: 803-726-4887

Name of law firm

SCHEDULE A
Additional Services

The following are services and corresponding fees that are not included in the initial fee. The services are divided by categories and defined accordingly. This list is not exclusive, as there may be other services that arise which are not contemplated at this time.

Fee Schedule No. 1: The following services may or may not arise in the course of a bankruptcy case. If the need should arise, Reed Law Firm, P.A. may be required to perform these services as part of its ongoing representation of Client even if Client is unable to pay at the time. However, in most cases, Reed Law Firm, P.A. may file an application with the Court for payment from the Chapter 13 Plan. This may be done without any additional written agreement with Client.

§362 Motion (no response filed)	\$500
§362 Motion (response filed)	\$750
Prevention of §362 (no motion filed)	\$250
Letter Preparation (matters unrelated to confirmation)	\$200
Rescheduled Hearing	\$200
Defending Motion to Dismiss	\$800
Resolving Trustee's Petition to Dismiss	\$500
Motion to Reinstate Automatic Stay of Resumption of Payment	\$750
Motion to Reconsider or Reopen Case	\$600
Motion for Substitution of Collateral	\$800
Turnover of Property	\$750
Post-Confirmation Motion to Modify Plan	\$750
Motion to Incur Debt	\$750
Motion to Sell Property	\$750
Moratorium	\$500
Motion to Voluntarily Dismiss	\$250
Defense or filing of any motion not otherwise specified	\$800
Objection to Proof of Claim	\$400
Application to Employ or Settlement	\$750
Mortgage Communication Release or Waiver	\$200
Consent Order Lifting Stay for Family Court	\$600
Any Motion or Application not otherwise specified	\$800

Fee Schedule No.2: These are services that are not required to be performed by Reed Law Firm, P.A. If the need arises, Client and Reed Law Firm, P.A. may enter into an additional fee agreement for the service. However, Client has the right to engage a different attorney or proceed pro se in the matter and Reed Law Firm, P.A. has the discretion to refuse to represent Client in such matters.

All Adversary Proceedings, including Actions to Determine Dischargeability. Should Reed Law Firm, P.A. undertake representation in an adversary proceeding without any additional fee agreement, the parties agree and understand that such representation will be billed at an hourly rate of \$350.00 per hour for attorney work and \$100.00 per hour for paralegal work.

Criminal Matters which may include bankruptcy crime and/or fraud.

All Non-bankruptcy matters (This would include, but is not limited to, state court foreclosure proceedings, family court issues including child support matters, appearances or filings in any other non-bankruptcy court, criminal matters, repayment arrangements with creditors outside of bankruptcy, tax preparation and credit repair).

/s/ Valerie Cockrell
/s/ Valerie Cockrell (Dec 2, 2021 15:37 EST)
Client

/s/
Client



CHAPTER 13 BANKRUPTCY RETAINER AGREEMENT

I. Subject

Reed Law Firm, P.A. and the undersigned client (referred to herein as "Client"), do on this date enter into an agreement, pursuant to the terms and conditions set forth herein, for services related to the filing and prosecution of a Chapter 13 Bankruptcy.

II. Fees and Costs

In exchange for legal services specified herein, Client agrees to pay Reed Law Firm, P.A. as follows:

The base attorney's fees for a Chapter 13 Bankruptcy are \$4,000.00. If Client is self-employed, there is an additional fee of \$500.00. In addition to the attorney's fees, Client is responsible for the costs specified herein.

Prior to filing the case, Client agrees to pay a non-refundable retainer fee of **\$500**

The retainer fee is not refundable, is not being held in trust and is considered earned immediately upon payment. The purpose of the retainer fee is to engage the services of Reed Law Firm, P.A. and to authorize Client to provide other parties in interest with notice of said engagement. In the event that Client proceeds with the filing of the bankruptcy, the retainer fee will be used to pay the costs of filing which include, but are not limited to, the following: the court filing fee, one credit report per person, and postage and copies equal to \$1.00 per creditor. Additionally, a fee of no more than \$200, payable to Reed Law Firm, P.A., may be deducted to pay for a due diligence search of the public records which is used to ascertain certain information about Client which includes, but is not limited to, the following: ownership of property, mortgages, judgments, liens, prior bankruptcies and credit history. After these costs are deducted from the retainer fee, the balance will be applied to bankruptcy attorney's fees. Reed Law Firm, P.A. will be paid the remainder of the attorney's fees through the Chapter 13 plan.

In the event that this retainer agreement is terminated prior to filing the bankruptcy, or that Client instructs Reed Law Firm, P.A. not to file the bankruptcy, the retainer fee will not be refunded and will be considered payment in full for services rendered to the point of termination.

III. Scope of Representation/Exclusions

Reed Law Firm, P.A. agrees that, in exchange for payment of the above specified fees, Reed Law Firm, P.A. shall perform the necessary services associated with the bankruptcy matter. Certain services are specifically excluded, as listed on Schedule A, attached hereto and incorporated herein by reference. Reed Law Firm, P.A. will not be responsible for any non-bankruptcy matters which include, but are not limited to, appearing or filing documents in any non-bankruptcy courts.

Reed Law Firm, P.A. does not provide tax advice of any kind.

Reed Law Firm, P.A. does not provide assistance or representation regarding credit reporting.

If additional fees are incurred as specified in Schedule A, Client shall be responsible for such fees. However, Client acknowledges that Reed Law Firm, P.A. may be able to file a supplemental fee application with the bankruptcy court which would allow for payment to be made by the Trustee out of the Chapter 13 plan. By signing this agreement, Client agrees to allow Reed Law Firm, P.A. to file such applications, for work performed, with the Court without further written agreement. The parties further



agree that all fees paid under this agreement are non-refundable and earned immediately by Reed Law Firm, P.A., except as set out in the Termination clause below.

The parties hereto agree that all basic costs associated with the case, including copies and standard First Class postage, are included in the payment schedule specified above. Client, however, agrees that other costs which may be incurred as a result of the exceptions to fees listed on Schedule A herein, are not included in the initial fee. Such costs could include, but are not limited to, the following: appraisals, subpoenas, premium postage costs, discovery costs and transportation.¹

IV. Client Responsibilities

In addition to the payment of fees, Client agrees and acknowledges that he/she has a duty of full cooperation that includes, but is not limited to, the following: (1) Provide or make every reasonable attempt to provide all documentation requested by Reed Law Firm, P.A.; (2) Keep Reed Law Firm, P.A. informed of current contact information such as address, telephone numbers, and place of employment; (3) Respond in a timely manner to letters and phone calls of Reed Law Firm, P.A.; (4) Attend all scheduled hearings and/or meetings; and (5) Attend scheduled appointments with employees of Reed Law Firm, P.A. Client understands that a bankruptcy cannot be filed without certain documentation, statements, and schedules, some of which must be read, signed and attested to by Client.

V. Credit Report

Client hereby authorizes Reed Law Firm, P.A. to obtain credit reports from the major credit reporting agencies to verify the debts of Clients.

VI. Consent to Act on Behalf of Client

In the event that Client does not cooperate or respond to the requests of Reed Law Firm, P.A., Client agrees to allow Reed Law Firm, P.A. to act on behalf of client and take all action that Reed Law Firm, P.A. deems to be in the best interest of the Client. This authorization includes, but is not limited to, filing responsive pleadings, motions and other documents that may be deemed necessary or in the best interest of Client.

VII. Termination

Either party may terminate this Agreement under the following terms and conditions: (1) Reed Law Firm, P.A. may withdraw from this matter and take appropriate actions upon failure of Client to pay pursuant to the fee schedule, provide requested documentation in a timely manner, to cooperate in the prosecution of this case, or to follow the advice of the Law Firm; (2) Reed Law Firm, P.A., at its sole discretion, may withdraw from this matter if it is determined that it has developed irreconcilable differences with the Client; (3) Client may terminate this agreement if Client becomes dissatisfied with the services of Reed Law Firm, P.A. Fees paid by Client are non-refundable, although if Reed Law Firm, P.A. voluntarily withdraws or Client terminates the agreement for good cause, Reed Law Firm, P.A. may, at its sole discretion, allow a refund of all or a portion of the fees paid by Client.

VIII. Commencement and Termination Date

This agreement is immediately effective upon the signing of the parties, although Reed Law Firm, P.A. is not obligated to perform any legal work until the retainer agreement is paid. Once this agreement is signed, Client is expected to take the necessary steps to provide the necessary documentation and to otherwise

¹ Such costs are not typical of a consumer bankruptcy case, but may occur in some instances.



prosecute his/her case. If Client does not follow through with filing the bankruptcy within 60 days from the date of the agreement, then this agreement shall automatically terminate. If Reed Law Firm proceeds with the filing of the bankruptcy after the 60 days, this agreement shall again be in full force and effect. Additionally, the representation of Client by Reed Law Firm, P.A. automatically and immediately terminates upon the occurrence of any of the following: (1) the bankruptcy case is dismissed for any reason; or (2) the bankruptcy case is discharged and/or closed by the Court.

IX. Succession

The parties hereto agree that this retainer agreement is not for representation by a specific, individual attorney. The agreement is between Client and Reed Law Firm, P.A. Should the individual attorney of record on the case be unable to proceed for any reason, then representation of Client shall automatically switch to another attorney that is designated by Reed Law Firm, P.A. as successor attorney. Examples of the inability of the attorney of record to proceed include, but are not limited to, the following: disability, death, interim or other suspension, or disbarment. Reed Law Firm, P.A. will continually have a succession plan in place by which there will be a substitute attorney named to handle the matters of Reed Law Firm, P.A. should the need arise. The substitute attorney may change from time to time and is at the sole discretion of Reed Law Firm, P.A. Notwithstanding the above, nothing herein prevents Client from the freedom to change attorneys on his or her own accord.

X. Electronic Communication

Client acknowledges, understands and agrees that Reed Law Firm, P.A. engages in the use of electronic communication such as email, texting, voicemails, etc. While efforts are made to ensure privacy, the parties agree that privacy can sometimes be violated when using such forms of communications. Despite these concerns, the parties give each other permission to use electronic communication and hold each other harmless for any privacy breaches that may arise.

XI. Signatures

X

Valerie Cockrell
Valerie Cockrell (Dec 2, 2021 15:37 EST)
Client

Client

Reed Law Firm, P.A.

By: Eric Reed
Eric Reed (Dec 2, 2021 15:39 EST)

Dated: Dec 2, 2021, 20

LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1

United States Bankruptcy Court
District of South Carolina

In re Valerie Jean Cockrell

Debtor(s)

Case No.

Chapter

13

CERTIFICATION VERIFYING CREDITOR MATRIX

The above named debtor, or attorney for the debtor if applicable, hereby certifies pursuant to South Carolina Local Bankruptcy Rule 1007-1 that the master mailing list of creditors submitted either on computer diskette, electronically filed via CM/ECF, or conventionally filed in a typed hard copy scannable format which has been compared to, and contains identical information to, the debtor's schedules, statements and lists which are being filed at this time or as they currently exist in draft form.

Master mailing list of creditors submitted via:

- (a) _____ computer diskette
- (b) _____ scannable hard copy
(number of sheets submitted _____)
- (c) X electronic version filed via CM/ECF

Date: December 2, 2021

/s/ Valerie Jean Cockrell

Valerie Jean Cockrell

Signature of Debtor

Date: December 2, 2021

/s/ Eric S. Reed

Signature of Attorney

Eric S. Reed 7242

Reed Law Firm, P.A.

220 Stoneridge Drive, Ste 301

Columbia, SC 29210

803-726-4888 Fax: 803-726-4887

Typed/Printed Name/Address/Telephone

7242 SC

District Court I.D. Number

ATTORNEY GENERAL OF THE UNITED STATES
DEPT OF JUSTICE ROOM 5111
10TH AND CONSTITUTION AVENUE NW
WASHINGTON DC 20530

AUTO MOBILE
1661 JA COCHRAN BYPASS
CHESTER SC 29706

CHESTER COUNTY
PO BOX 580
CHESTER SC 29706

CHESTER YMCA
711 CALISEUM PLAZA COURT
WINSTON SALEM NC 27106

ERC/ENHANCED RECOVERY CORP
ATTN: BANKRUPTCY
8014 BAYBERRY ROAD
JACKSONVILLE FL 32256

FARMERS FURNITURE
ATTN: BANKRUPTCY DEPARTMENT
PO BOX 1140
DUBLIN GA 31040

FHA C/O
US DEPT OF HOUSING & URBAN DEVELOPMENT
451 7TH STREET, SW
WASHINGTON DC 20410

I C SYSTEM INC
ATTN: BANKRUPTCY
PO BOX 64378
ST PAUL MN 55164

INTERSTATE CREDIT COLLECTIONS
ATTN: BANKRUPTCY NOTICE
711 COLISEUM PLAZA COURT STE B
WINSTON-SALEM NC 27106

IRS
PO BOX 7346
PHILADELPHIA PA 19101

LVNV FUNDING/RESURGENT CAPITAL
ATTN: BANKRUPTCY
PO BOX 10497
GREENVILLE SC 29603

MIDWEST RECOVERY SYSTEMS
PO BOX 899
FLORISSANT MO 63032

MUSC HEALTH
PO BOX 93176
MIAMI FL 33193

PARAGON REVENUE GROUP
ATTN: BANKRUPTCY
216 LE PHILLIP CT NE
CONCORD NC 28025

PHOENIX FINANCIAL SERVICES. LLC
PO BOX 361450
INDIANAPOLIS IN 46236

REGIONAL FINANCE
PO BOX 1269
GREENVILLE SC 29602

REGIONAL MEDICAL
300 ST. MATTHEWS RD
ORANGEBURG SC 29118

SC DEPARTMENT OF REVENUE
PO BOX 12265
COLUMBIA SC 29211

SC EMPLOYMENT SECURITY COMMISSION
PO BOX 995
COLUMBIA SC 29202

SET FINANCIAL
723 PARKWAY DRIVE
CHESTER SC 29706

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1441 MAIN STREET
STE 500
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US DEPARTMENT OF VETERANS AFFAIRS
PO BOX 8079
PHILADELPHIA PA 19101

US DEPARTMENT OF VETERANS AFFAIRS
PO BOX 530269
ATLANTA GA 30353

USDA
PO BOX 66827
SAINT LOUIS MO 63116

USDA RURAL DEVELOPMENT
ATTN: BANKRUPTCY DEPT
P O BOX 66879
ST LOUIS MO 63166

WAKEFIELD & ASSOCIATES
ATTN: BANKRUPTCY
PO BOX 441590
AURORA CO 80044

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SAN ANGELO TX 76903